

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: WILLIAM KARL SCHMIDT	§	Case No. 15-bk-12968
SHANNON COLLEN SCHMIDT	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/29/2015.
- 2) The plan was confirmed on 04/05/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/20/2020.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,331.00.
- 10) Amount of unsecured claims discharged without full payment: \$33,538.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 62,135.00	
Less amount refunded to debtor(s)	\$ 681.00	
<b>NET RECEIPTS</b>		<b>\$ 61,454.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,750.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,467.47	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,217.47</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,750.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ALEXANDER MORETSKY	Lgl	0.00	NA	NA	1,750.00	0.00
DISCOVER FINANCIAL SVCS	Uns	364.00	313.86	313.86	313.86	0.00
WELLS FARGO FINANCIAL	Uns	1,428.00	1,283.25	1,283.25	1,283.25	0.00
INTERNAL REVENUE SERVICE	Pri	3,312.00	3,315.81	3,315.81	3,315.81	0.00
QUANTUM3 GROUP	Uns	0.00	364.95	364.95	364.95	0.00
ECMC	Uns	0.00	17,454.89	17,454.89	17,454.89	0.00
M&T MORTGAGE CORP.	Sec	24,787.00	23,071.97	0.00	0.00	0.00
M&T MORTGAGE CORP.	Uns	0.00	23,071.97	1.00	0.00	0.00
CHASE BANK	Sec	0.00	4,490.63	0.00	0.00	0.00
CAPITAL ONE	Uns	0.00	439.61	439.61	439.61	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,319.00	746.14	746.14	746.14	0.00
SYNCHRONY BANK	Uns	5,507.00	4,112.81	4,112.81	4,112.81	0.00
AMERICAN EXPRESS	Uns	1,370.00	1,536.42	1,536.42	1,536.42	0.00
NEW RESIDENTIAL MORTGAGE LLC	Sec	0.00	305,443.19	22,692.82	22,692.82	0.00
CAPITAL ONE	Uns	0.00	881.86	881.86	881.86	0.00
PORTFOLIO RECOVERY ASSO	Uns	641.00	733.09	733.09	733.09	0.00
BANK OF AMERICA	Uns	444.00	561.02	561.02	561.02	0.00
Keystone Collections Group	Pri	932.00	800.00	800.00	800.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BANK OF AMERICA	Sec	288,938.00	NA	NA	0.00	0.00
CHASE	Sec	6,437.00	NA	NA	0.00	0.00
CHASE	Uns	3,683.00	NA	NA	0.00	0.00
DISNEY	Uns	4,075.00	NA	NA	0.00	0.00
HOLY REDEEMER HEALTH SYSTEM	Uns	100.00	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Uns	1,062.00	NA	NA	0.00	0.00
KOHLS	Uns	1,126.00	NA	NA	0.00	0.00
NAVIENT	Uns	17,168.00	NA	NA	0.00	0.00
SEARS CREDIT CARDS	Uns	6,324.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 22,692.82	\$ 22,692.82	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 22,692.82	\$ 22,692.82	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,115.81	\$ 4,115.81	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 4,115.81	\$ 4,115.81	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 28,428.90	\$ 28,427.90	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,217.47	
Disbursements to Creditors	\$ 55,236.53	
<b>TOTAL DISBURSEMENTS:</b>		\$ 61,454.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/15/2020

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.